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Will I Lose My Disability Insurance if I Work Part Time? How to Keep SSDI Benefits

Typically Social Security Disability Insurance benefits stay in place as long as you earn less than the limit.

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If you've already qualified for Social Security Disability Insurance (SSDI), you can earn up to a certain amount per month without triggering income limits that could affect your benefits. If you're still applying for benefits, you generally won't qualify if you make more than a certain amount[1].

The Social Security Administration (SSA) has several work incentive programs to help disability recipients continue working. These include:

- A trial work period (TWP), where there's no earnings limit for nine months.
- An extended period of eligibility (EPE), which allows you to earn under the SSA's limit for 36 additional months.
- A Ticket to Work program, which offers free employment services.

Here are the rules for SSDI and how to work part time without losing your disability benefits.

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Rules for receiving disability benefits

You can still work part time and receive SSDI benefits if you don't meet the SSA's

- You can still work part time and receive SSDI benefits if you don't meet the SSA's requirements for "gainful" employment, according to Aleyda Toruno, a Work Incentives Planning and Assistance (WIPA) coordinator with Disability Rights California.
- The SSA looks at earnings from substantial gainful activity (SGA) to determine whether someone's disability qualifies them for additional benefits.
- The substantial gainful activity limit for 2024 is $1,550 per month ($2,590 if blind). If you earn more than that, you likely won't qualify for benefits.
- "The rules for part-time work or return to work differ for a person who is still attempting to prove disability versus a person who has already been deemed disabled under Social Security's programs," says Jennifer Cronenberg, senior counsel and director of legal information at the National Organization of Social Security Claimants' Representatives (NOSSCR).
- "Anyone who is already receiving SSDI benefits who returns to any type of work should report their earnings to SSA immediately," Cronenberg says. This is to avoid overpayment; they should also report a decrease or cease in work to avoid underpayment.

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Work incentive programs

The SSA has three programs called work incentives to support disability recipients in returning to work. These can be "pathways for disability benefits recipients to test their ability to return to work without immediately losing their benefits," Cronenberg says.

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Trial work period

A trial work period (TWP) allows a disabled person to test their ability to earn an income on their own for a set amount of time[2].

- You may trigger a TWP automatically if you earn money while receiving SSDI.
- If in any nine or more of the last 60 months you earn over a certain amount ($1,110 in 2024), the Social Security Administration may discontinue your benefits.
- You must still meet the definition of a disability and report your earnings to the SSA to qualify for a TWP.
- "Earning well above SGA during a TWP could trigger a continuing disability review

(CDR) with SSA, whereby they may determine that you're no longer disabled and terminate your benefits," Cronenberg says.

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Extended period of eligibility (EPE)

When the nine months of a TWP end, an extended period of eligibility gives you 36 more months to continue working and collecting SSDI.

- Your income must stay below the SGA limit for the year during an EPE. The substantial gainful activity limit for 2024 is $1,550 per month ($2,590 if blind).
- Your benefits will be suspended if you earn above SGA during the 36-month period, but they can be reinstated if your earnings dip below SGA again.
- If you earn above SGA but have other work incentives that apply, you can continue receiving benefits, Toruno says. For example, any work expenses that a person incurs because of their disability — such as transportation to and from work or specialized work equipment — are deducted from their earnings[3].

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Ticket to Work program

The SSA's Ticket to Work program connects SSDI recipients with free employment services such as career counseling and job placement to help them return to work[4].

- Ticket to Work provides services instead of placing earnings limits. It's "something that a person who is receiving SSDI can participate in if they would like help returning to the workforce, with the goal of reducing their need for SSDI," Cronenberg says.
- The SSA won't conduct a CDR (and potentially suspend your benefits) while you're participating in Ticket to Work.
- Anyone receiving SSDI and interested in working qualifies as long as they are still disabled.

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What is a work incentive?

Does SSI offer the same work incentives as SSDI?

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